



IT'S **YOUR** MONEY. CUT BACK ON MEDICARE COSTS.

The State of Alabama has **Medicare Savings Programs** that can save you money.

Medicare Savings Programs pay Medicare premiums, and in some cases, Medicare deductibles and coinsurance. The services you get depend on how much income you have. If you qualify for any of the savings programs, you automatically qualify for extra help to lower the costs of your Medicare prescription drugs. **You must apply to qualify!** To qualify, you must be eligible for Medicare Part A (Hospital Insurance), live in Alabama, be a U.S. Citizen, and have a monthly income at or below a certain limit.

- The programs may help you pay for your Medicare Part A (Hospital) and Medicare Part B (Medical Insurance) premiums.
- The programs have different monthly income requirements.
- Only your and your spouse's incomes count to qualify, not your assets and resources.
- In 2008 the highest income limits are \$1190 for individuals and \$1595 for married couples. The monthly income limits go up each year.

Medicare Savings Programs: QMB (Qualified Medicare Beneficiary), **QI-1** (Qualified Individual), **SLMB** (Specified Low-Income Medicare Beneficiary)

Call SHIP (State Health Insurance Assistance Program) **today!**

1.800.AGE-LINE (1.800.243.5463)

www.alabamaageline.gov



The SHIP Program is administered by the Alabama Department of Senior Services and the 13 local Area Agency on Aging offices in Alabama. SHIP provides free confidential counseling and assistance to people with Medicare.

